

Hospitalization Insurance/Continuation at Retirement

1.0 PURPOSE:

To provide hospitalization insurance for employees who have worked for twenty or more years with Alexander County and retire through the Local Government Employee Retirement System (LGERS).

2.0 POLICY:

The County of Alexander shall continue individual hospital insurance to its employees upon retirement, provided all of the following qualifications are met:

- (a) The employee is occupying a full-time or part-time budgeted position at the time of retirement.
- (b) The employee has completed a minimum of twenty (20) years of service with Alexander County.
- (c) The employee is eligible to retire with the Local Government Employees Retirement System with a minimum of 20 years.

3.0 ORGANIZATION AFFECTED:

All Departments

4.0 DEFINITIONS:

None

5.0 PROCEDURES/RULES:

- 5.1 Employees who retire with the LGERS from a full-time budgeted position with 20 or more years of service with Alexander County will be eligible for the County to continue individual hospital insurance.
- 5.2 Employees who retire with the LGERS from an part-time budgeted position (50% or 75%) with 20 or more years of service with Alexander County will be eligible for the County to continue individual hospital insurance with the County paying the pro-rated amount and the employee will be responsible for the balance.

- 5.3 This hospitalization insurance will be with the company who the county is contracted with for the group plan.
- 5.4 The County will provide supplemental hospital insurance to Alexander County retirees for life.
- 5.5 Any partial or full payment of insurance premiums is based upon service with Alexander County only. Service with other North Carolina Retirement System employers does not qualify an employee or retiree for this benefit.
- 5.6 Dependents currently covered under the employee's hospitalization may continue for up to eighteen (18) months through COBRA provisions.
- 5.7 The County shall make available to its employees who retire with *15-19* years of service with Alexander County, continuation of hospital insurance, provided all of the following requirements are met:
- (a) The employee is occupying a full-time or part-time budgeted position at the time of retirement;
 - (b) The employee retires with Local Governmental Employees Retirement System;
 - (c) The employee has completed a minimum of 15 years of service with Alexander County;
 - (d) The entire premium is paid monthly by the 25th of each month by the retired employee.
- 5.7.1 Participation in the County's Group Plan will cease at age 65 or when said employee becomes eligible for Medicare under the Social Security Act.
- 5.7.2 Any dependents currently covered under the employee's hospitalization may continue for up to eighteen (18) months through COBRA provisions.
- 5.8 Employees who receive disability retirement with LGERS will be provided hospitalization insurance the same as employees in 5.1 and 5.2 and will remain in the County's group plan until said employee becomes eligible for Medicare under the Social Security Act.

5.8.1. Any dependents currently covered under the employee's hospitalization may continue for up to eighteen (18) months through COBRA provisions.

6.0 APPENDIX/APPENDICES:

None